Bank 96

Previous references.

18 & 1896

File No. ~~100 of 96.~~

1900-1

Serial Nos. 5-7

(Banking.)

Later references.

Bank. 96. 100 of 96
Sls 8, 10, 12, 13 & 16

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 5-7

Part B. for

SUBJECT.

Collection and compilation of Statistics relating to, and inspection of, Agricultural Banks ——

Instructions in re ——

Table of contents.

Counter marked.

Sl. No. 5 No. 233 of 13/14th June 1901, From the Inspector of Agricultural Banks of Mysore.

Submits some suggestions regarding the compilation of Statistics for the Administration Report of 1900-01.

Sl. No. 6 No. 255 of 26th June 1901, From the Inspector of Agricultural Banks in Mysore

G. R. S. 58

Requests that suitable ~~~~ forms or forms for the Submission of Reports on the Inspection of —— Agricultural Banks may be prescribed.

---- జిల్లా ---- ---- తాలూకా ----

ఎదిర్ చిట్టి నోళ్ళల్లాగా నిలుంబలుస్థింద రకరకాలుగానే రిక్షా చుట్టినాలో తిళ్ళి

ఎన్ని సంవత్సరాలయిన బాకీ	I నెలకడకి				II నెలకడకి			
	అసలు		వడ్డి		అసలు		వడ్డి	
	ఇంకా వసూలు కావలసినది	ఇంకా వసూలు కావలసినవి కాగితాలు	ఇంకా వసూలు కావలసినది	ఇంకా వసూలు కావలసినవి కాగితాలు	ఇంకా వసూలు కావలసినది	ఇంకా వసూలు కావలసినవి కాగితాలు	ఇంకా వసూలు కావలసినది	ఇంకా వసూలు కావలసినవి కాగితాలు
1894-95 కి గడిచిన సంవత్సరాల బాకీ నిండినవి.								
1895-96 " "								
1896-97 " "								
1897-98 " "								
1898-99 " "								
1899-00 " "								
1900-01								

V

ಆಸ್ತಿಯ ವಿವರಗಳು, ಪ್ರತಿಯೊಂದು ಆಸ್ತಿಯ ಸಂಬಂಧದಲ್ಲಿ ಅದರ ಸ್ವರೂಪವನ್ನು ಅದರ ಸ್ಥಳವನ್ನು ಅದರ ಮೌಲ್ಯವನ್ನು ಅದರ ಮೇಲೆ ಇರುವ ಋಣಭಾರವನ್ನು ಅದರ ಮೇಲೆ ಇರುವ ಋಣಭಾರವನ್ನು ಅದರ ಮೇಲೆ ಇರುವ ಋಣಭಾರವನ್ನು

ಜಿಲ್ಲೆ ..... ತಾಲ್ಲೂಕು .....

	I ವರ್ಗದ ಆಸ್ತಿ			II ವರ್ಗದ ಆಸ್ತಿ			III ವರ್ಗ	
	ಪೂರ್ಣ ಸ್ವಾಮ್ಯದ ಆಸ್ತಿ	ಸೀಮಿತ ಸ್ವಾಮ್ಯದ ಆಸ್ತಿ	ಒಟ್ಟು ಮೊತ್ತ	ಪೂರ್ಣ ಸ್ವಾಮ್ಯದ ಆಸ್ತಿ	ಸೀಮಿತ ಸ್ವಾಮ್ಯದ ಆಸ್ತಿ	ಒಟ್ಟು ಮೊತ್ತ	ಪೂರ್ಣ ಸ್ವಾಮ್ಯದ ಆಸ್ತಿ	ಸೀಮಿತ
I ಸ್ಥಿರಾಸ್ತಿ								
(1) ಸ್ವಾಧೀನಕ್ಕೆ ತೆಗೆದುಕೊಳ್ಳಲಾಗಿರುವ ಭೂಮಿ								
(2) ಅಭಿವೃದ್ಧಿ ಪಡಿಸಲಾಗಿರುವ								
II ಚರಾಸ್ತಿಗಳು								
(1) ಸ್ವಾಧೀನಕ್ಕೆ ತೆಗೆದುಕೊಳ್ಳಲಾಗಿರುವ ಭೂಮಿ								
(2) ಅಭಿವೃದ್ಧಿ ಪಡಿಸಲಾಗಿರುವ								
III ಹಿಸ್ಸೆಗಳು -								
(1) ಪಡೆದಿರುವ								
(2) ಮಾರಿರುವ								
(3) ಪಡೆಯಲಾಗಿರುವ								

I నక్షత్రం - ఉండవలసిన సమయాన్ని తెలిపేది

ఉండవలసిన సమయాన్ని తెలిపేటప్పుడు, వ్యవహారంలో ఉన్న పదాలను మాత్రమే వాడాలి. ఉదా: ...

	ఉండవలసిన సమయం		ఉండకూడని సమయం		ఉండవలసిన ప్రదేశం		ఉండకూడని ప్రదేశం		
	ఉదా: ఉదయం 10 గంటలకు		ఉదా: రాత్రి 12 గంటలకు		ఉదా: ఇంట్లో		ఉదా: బయట		
రిక్తా భుజంపై శుభలేఖలతో									

II నక్షత్రం - ప్రవర్తన తెలిపేది

	ఉండవలసిన ప్రదేశం		ఉండకూడని ప్రదేశం		ఉండవలసిన సమయం		ఉండకూడని సమయం		
	ఉదా: ఇంట్లో		ఉదా: బయట		ఉదా: ఉదయం 10 గంటలకు		ఉదా: రాత్రి 12 గంటలకు		
రిక్తా భుజంపై శుభలేఖలతో									

పాఠశాల/కళాశాల పేరు మరియు చిరునామా: _____ మండలం _____ జిల్లా: _____

	I సంవత్సరం				II సంవత్సరం				III సంవత్సరం	
	ఇంటర్		ద్వితీయ భాష		ఇంటర్		ద్వితీయ భాష		ఇంటర్	
	ప్రథమ సంవత్సరం		ప్రథమ సంవత్సరం		ద్వితీయ సంవత్సరం		ద్వితీయ సంవత్సరం		తృతీయ సంవత్సరం	
	హాజరైన రోజులు	హాజరు శాతం	హాజరైన రోజులు	హాజరు శాతం	హాజరైన రోజులు	హాజరు శాతం	హాజరైన రోజులు	హాజరు శాతం	హాజరైన రోజులు	హాజరు శాతం
ప్రత్యేకతలు:										
పరీక్షలు వ్రాసినవారు మరియు ఉత్తీర్ణులైనవారు										
ఉత్తీర్ణులైనవారిలో ప్రథమ శ్రేణి										
ఉత్తీర్ణులైనవారిలో ద్వితీయ శ్రేణి										
పరీక్షలు వ్రాసినవారిలో ఉత్తీర్ణులు కానివారు										
పరీక్షలు వ్రాసినవారిలో గైర్హాజరైనవారు										
పరీక్షలు వ్రాయడానికి దరఖాస్తు చేసుకున్నవారు										
పరీక్షలు వ్రాయడానికి దరఖాస్తు చేసుకోనివారు										

గమనిక: I సంవత్సరంలో ఉత్తీర్ణులైనవారు మాత్రమే II సంవత్సరంలో ప్రవేశానికి అర్హులు.

2 ప్రత్యేకతలు అనగా ఎన్.సి.సి., ఎన్.ఎస్.ఎస్., క్రీడలు, సాంస్కృతిక కార్యక్రమాలు మొదలైనవి.

3 ప్రతి సంవత్సరం ప్రత్యేకతలు మారితే వేరే కాలమ్ లో వివరాలు ఇవ్వవలసి ఉంటుంది.

పశువుల సంఖ్య ..... తేదీ ..... కాలము

పశువు సంఖ్య	1891-92	1892-93	1893-94	1894-95	1895-96	1896-97	1897-98
ఎన్నేండ్లయింది							
వివరాలు							
1) కొనబడ్డది							
2) పుట్టినది							

పశువుల సంఖ్య వరుసగా వ్రాయబడ్డది కనుక ఏ పశువు ఎన్నేండ్లదో తెలుసుకొనుటకు వీలగును.

జిల్లా ..... తాలూకా .....

బెజ్జంగుల కులమువారిని గురించిన వివరములు సేకరించుటకొరకు ఏర్పాటు చేయబడిన ప్రశ్నావళి

	జెమిండ్									
	సాము								మంచు	
	కాళ్ళి		కొమ్మాయిలు		మిష్టి		కరి			
	ఎ	మ	ఎ	మ	ఎ	మ	ఎ	మ	ఎ	మ
బెజ్జంగుమనుషులు లేదా వారితో బంధుత్వమేమీ లేని వేరే కులాల వాళ్ళు ఎన్ని ఇండ్లలో ఉన్నారు	ఇండ్లు									
వీరిలో ఎంతమంది బాలబాలికలు బడికి పోవుచున్నారు వివరములు										
1900-01 సం॥ పాఠశాలలోనున్న సంఖ్య										
ఈ సంవత్సరం పాఠశాలలో										
వీరిలో ఎంతమంది బాలబాలికలు బడికి పోవుటకు నిరాకరించిరి వివరములు										
1900-01 సం॥ పాఠశాలలోనున్న సంఖ్య										
ఈ సంవత్సరం పాఠశాలలో										
వీరిలో ఎంతమంది బాలబాలికలు బడికి పోవుటకు అనుమతి లభించలేదు వివరములు										
1900-01 సం॥ పాఠశాలలోనున్న సంఖ్య										
ఈ సంవత్సరం పాఠశాలలో										
వీరిలో ఎంతమంది బాలబాలికలు పాఠశాలకు వెళ్ళుటకు ఇష్టపడలేదు వివరములు										
1900-01 సం॥ పాఠశాలలోనున్న సంఖ్య										
ఈ సంవత్సరం పాఠశాలలో										
పాఠశాలకు వెళ్ళుటకు నిరాకరించిన కారణములు										

గమనిక 1. పేరుంబోయినవారు అనగా వారున్నచోటనుండి తీసివేయబడినవారు లేదా వారి కులస్థులు వారిని బహిష్కరించినవారు.

2. వారు బయలుదేరవలసిన సమయమునకు ఇరవైనాలుగు గంటలలోపల తిరిగివచ్చుటకు వీలులేకపోయిన పక్షమున వారు ఎక్కడికి వెళ్ళిరో ఆ వివరములు ఇవ్వవలెను. వివరములు ఇవ్వకపోయినచో వారు తిరిగి వచ్చినప్పుడు వారిని పేరుంబోయినవారుగా పరిగణించుటకు వీలగును.

3. బెజ్జంగి కులమువారు ఎంతమంది ఉన్నారో ఆ సంఖ్యను ఇవ్వవలెను. ఇతర కులములవారు ఎంతమంది ఉన్నారో ఆ సంఖ్యను ఇవ్వవలసిన అవసరము లేదు.

I

. . . . . జిల్లా పట్టి . . . . . తాలూకా

సంవత్సరము . . . . . నెలలో . . . . . 19 . . . . . నాటికి

జాతీయ వివరములు —

	A. వ్యవసాయదారులు								B కూలీలు			C వ్యవసాయేతరులు							D	
	మొత్తము			కౌలుదారులు లేదా భాగస్థులు వ్యవసాయదారులు.			కౌలు లేదా భాగస్థులు పొందని భూమి		మొత్తము			మొత్తము								
	పురుషులు	స్త్రీలు	బాలురు	4	15	4	ఇతరులు	ఇతరులు	పురుషులు	స్త్రీలు	బాలురు	పురుషులు	స్త్రీలు	బాలురు	5	8	ఇతరులు	పురుషులు	స్త్రీలు	బాలురు
												7	3					10		
1.																				
2.																				
3.																				
A.																				
B																				
C.																				

1. ప్రస్తుత వ్యవసాయదారులు — ప్రస్తుత వ్యవసాయదారులు

2. తాత్కాలిక వ్యవసాయదారులు

పొరుగు జిల్లాలనుండి వచ్చినవారు —

ఇతర దేశాలనుండి —

3. వ్యవసాయేతరులు సంబంధించి

A. కాన్సులు సంబంధించి.

తిరిగి వెళ్ళిపోయినవారు —

ఇతరులు

B ప్రొటెక్టరేట్ ప్రాంతాలు (వ్యవసాయదారులు మినహా)

తిరిగి వెళ్ళిపోయినవారు —

ఇతరులు —

C. వ్యవసాయేతర వృత్తులలో ప్రస్తుతం నిమగ్నమైయున్న ఇతర ఆసియా వ్యవసాయదారులు

తిరిగి వెళ్ళిపోయినవారు —

ఇతరులు —

గమనిక. . . . . .

Tabulation Form IV

Serial Number	Name of Bank	Receipts												
		Amount drawn from Treasury		Deposit received				Interest on loans to members		Principal repaid by members		Miscellaneous (Entrance fee, penalty, etc.)		Total Receipts
		upto end of	During	From members		From others		upto end of	During	upto end of	During	upto end of	During	
				upto end of	During	upto end of	During							

Expenditure

To Treasury				Deposits Repaid		Loans to Members		Interest to Government and Depositors		Establishment printing and other charges		Total Expenditure	Balance as per last Return of the Board of Directors	Remarks.
Towards Liquidation of Government Loan		To Current account												
Rupees	Annas	Rupees	Annas	Rupees	Annas	Rupees	Annas	Rupees	Annas	Rupees	Annas			

ಸಂಸ್ಥೆಯ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ ಮತ್ತು ದೂರವಾಣಿ ಸಂಖ್ಯೆ	ಪ್ರಾಂಶುಪಾಲರ ಹೆಸರು ಮತ್ತು ಸಹಿ	ಪ್ರಾಂಶುಪಾಲರ ಮೊಬೈಲ್ ಸಂಖ್ಯೆ
ಸರ್ಕಾರಿ ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು		
ಸರ್ಕಾರಿ ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು (ಮಹಿಳೆಯರಿಗೆ ಮಾತ್ರ)		
ಅನುದಾನಿತ ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು		
ಖಾಸಗಿ ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು		
ಸರ್ಕಾರಿ ಪ್ರೌಢಶಾಲೆ		
ಅನುದಾನಿತ ಪ್ರೌಢಶಾಲೆ		
ಖಾಸಗಿ ಪ್ರೌಢಶಾಲೆ		
ಸರ್ಕಾರಿ ಪ್ರಾಥಮಿಕ ಶಾಲೆ		
ಅನುದಾನಿತ ಪ್ರಾಥಮಿಕ ಶಾಲೆ		
ಖಾಸಗಿ ಪ್ರಾಥಮಿಕ ಶಾಲೆ		
ಅಂಗನವಾಡಿ		
ಸರ್ಕಾರಿ ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು		
ಅನುದಾನಿತ ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು		
ಖಾಸಗಿ ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು		
ಸರ್ಕಾರಿ ಪ್ರೌಢಶಾಲೆ		
ಅನುದಾನಿತ ಪ್ರೌಢಶಾಲೆ		
ಖಾಸಗಿ ಪ್ರೌಢಶಾಲೆ		
ಸರ್ಕಾರಿ ಪ್ರಾಥಮಿಕ ಶಾಲೆ		
ಅನುದಾನಿತ ಪ್ರಾಥಮಿಕ ಶಾಲೆ		
ಖಾಸಗಿ ಪ್ರಾಥಮಿಕ ಶಾಲೆ		
ಅಂಗನವಾಡಿ		

೧೦

೧- ಮೇಲಿನ ಸಂಸ್ಥೆಗಳಲ್ಲಿ ಸಂಬಂಧಪಟ್ಟ ಪ್ರಾಂಶುಪಾಲರು ಮತ್ತು ಮುಖ್ಯೋಪಾಧ್ಯಾಯರು ಕಡ್ಡಾಯವಾಗಿ ಮತದಾರರ ಪಟ್ಟಿಯ ಪರಿಷ್ಕರಣೆಯ ಕಾರ್ಯವನ್ನು ಕೈಗೊಳ್ಳಲು ಸೂಚಿಸಿದೆ.

ಮತದಾರರ ಪಟ್ಟಿಯ ಪರಿಷ್ಕರಣೆಯ ಕಾರ್ಯವನ್ನು ಕೈಗೊಳ್ಳಲು ಸೂಚಿಸಿದೆ.

ಮತದಾರರ ಪಟ್ಟಿಯ ಪರಿಷ್ಕರಣೆಯ ಕಾರ್ಯವನ್ನು ಕೈಗೊಳ್ಳಲು ಸೂಚಿಸಿದೆ.

శ్రీకాకుళం జిల్లా.

1900-01 సంవత్సరానికి సంబంధించిన

క్రమ సంఖ్య		జమాబందీ అంచనాలు		మునివసూళ్ళకు అంచనాలు	ఇతర వివరాలు
		బకాయిలకు అంచనాలతో కలిపిన అంచనాలు	బకాయిలకు అంచనాలు		
సం					

ఈ పట్టికలో

1. ఈ సంవత్సరానికి సంబంధించిన జమాబందీ అంచనాలకు సంబంధించిన వివరాలు ఇవ్వాలి.
2. బకాయిలకు అంచనాలు అనగా ఆ సంవత్సరానికి ముందు సంవత్సరాలలో వసూలు కావలసిన మొత్తాలు.
3. బకాయిలకు అంచనాలతో కలిపిన అంచనాలు అనగా ఆ సంవత్సరానికి ముందు సంవత్సరాలలో వసూలు కావలసిన మొత్తాలు ఆ సంవత్సరంలో వసూలు కాకపోతే ఆ మొత్తాలు ఆ సంవత్సరానికి అంచనాలలో కలిపి వసూలు చేయడం జరుగుతుంది.
4. ఈ పట్టికలో ఇవ్వవలసిన ఇతర వివరాలు ఏవైనా ఉంటే వాటిని ఇతర వివరాలు అనే కాలంలో రాయాలి.

ఫారం నెం. 2

సాధారణ విద్యాశాఖ

సాధారణ విద్యాశాఖ పరిధిలోని పాఠశాలలకు సంబంధించిన వివరాలు సేకరించుటకై - 1900-01 సంవత్సరానికి

క్రమ సంఖ్య	1900-01	1901-02	1902-03	1903-04	1904-05	1905-06	1906-07
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ఏ కేటగిరీలోకి చెందిన పాఠశాలకు ఈ వివరాలు వర్తిస్తాయో ఆ కేటగిరీ సంఖ్యను ఇక్కడ వ్రాయండి.

1) ప్రభుత్వ పాఠశాలలకు
2) ప్రభుత్వేతర పాఠశాలలకు
3) మోడల్ స్కూల్స్ కు

ఇక్కడ వ్రాయండి

1) పాఠం బాగుగా ఉన్నది.
2) బాగా లేదు.

గమనిక: ఈ వివరాలన్నీ ఖచ్చితంగా ఉండేటట్లు ఉపాధ్యాయులు జాగ్రత్తలు తీసుకోవలసిందిగా కోరడమైనది.

ప్రపత్తి సంవత్సరం ____

ఆస్తి నమోదు పత్రం - 1900 - 1901 సంవత్సరాలకు

క్రమ సంఖ్య	III వ్యవసాయం						IV వ్యవసాయం						చిరునామా
	పశువుల సంఖ్య	పశువుల రకం	గేదెలు		ఎద్దులు		పశువుల సంఖ్య	పశువుల రకం	గేదెలు		ఎద్దులు		
			సంఖ్య	విలువ	సంఖ్య	విలువ			సంఖ్య	విలువ	సంఖ్య	విలువ	

ఇతర వివరాలు ఏమైనా ఉన్నట్లయితే ఇక్కడ చేర్చవచ్చును.

నమోదు చేసిన అధికారి సంతకం, హోదా, తేదీ

5/వదినంయర బిళ్ళలు-

1900-1901 సంగిలిన్నవాండ్లు.

వడ్డీదమ్మాలు.

క్రమ సంఖ్య	పేరు	తండ్రి పేరు	వయస్సు	ఎన్ని సంవత్సరాలుగా ఉపాధ్యాయుడిగా పనిచేస్తున్నారు	ఎన్ని సంవత్సరాలుగా ఈ పాఠశాలలో పనిచేస్తున్నారు	ఏ తరగతి వరకు చదువుకున్నారు	ఏ తరగతి వరకు బోధిస్తున్నారు	ఎన్ని రోజులు పాఠశాలకు హాజరయ్యారు	ఎన్ని రోజులు సెలవు పెట్టారు	వ్యాఖ్య

5/వదినంయర బిళ్ళలు.

క్రమ సంఖ్య	పేరు	తండ్రి పేరు	వయస్సు	ఎన్ని సంవత్సరాలుగా ఉపాధ్యాయుడిగా పనిచేస్తున్నారు	ఎన్ని సంవత్సరాలుగా ఈ పాఠశాలలో పనిచేస్తున్నారు	ఏ తరగతి వరకు చదువుకున్నారు	ఏ తరగతి వరకు బోధిస్తున్నారు	ఎన్ని రోజులు పాఠశాలకు హాజరయ్యారు	ఎన్ని రోజులు సెలవు పెట్టారు	వ్యాఖ్య

---- వ్యవసాయదర్శినిలు

1900-01 సంవత్సరానికి

| | IV వ్యవసాయక్షేత్రం | | |

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Excise]

REVENUE DEPARTMENT
Gl. No. 8773
JUL 3 - 1901
REMARKS

1900-1901
R 5437

From The Inspector of Agricultural Banks in Mysore,

To

THE SECRETARY TO GOVT. OF MYSORE,
General and Revenue Depts.

Dated 26th June 1901
Despatched 2nd July "
Received

General No. 255
No.

Enclosures No. 18

In reply to

SUBJECT.

Requesting that suitable form or forms for the submission of reports on the inspection of Agricultural Banks may be prescribed.

References
(to be entered only in the Dewan's Office.)

No 2553 Rec 15

Office of the Inspector of
Agricultural Banks in Mysore
Bangalore dated 26th June 1901

From

The Inspector of Agricultural Banks
in Mysore,

To

The Secretary to the Government of Mysore,
General and Revenue Departments

Sir,

I have the honor to request that you will be so good as to move the Government to prescribe a suitable form or forms for the submission of reports on the inspection of Agricultural Banks, similar to those prescribed for the use of inspecting officers in the Treasury and Public Works Departments, as without such forms, points which the Government may wish to see enquired into or reported upon, are liable to be overlooked.

2. By a reference to a number of reports submitted by Mr Chengiah Setty I find that he proceeded upon the lines indicated in the Memo A annexed to this, following as far as possible the main

main divisions of the Articles of Association and
noting the omissions, irregularities etc. observed
in the course of inspection; but this was not clear
to me before now. Finding that there was no record
of the noteworthy results of the examination of the
registers and documents of banks (other than
omissions and irregularities), for reference in
this office whether at the time of next inspection or
upon requisitions from Government or Deputy
Commissioners for information or statistics, I
drew up the form marked B appended, for the
use of myself and my accountants in eliciting
matters for record and enquiry, and arranged
for ratiocinable information forthcoming in the marginal[x]
noted registers being noted in the forms C to G
appended. These forms were intended to facilitate
future inspection and enquiry at which it would
be sufficient to examine the banks books from
the point up to which notes had previously
been taken. The work was a somewhat laborious
one, which, up to this, had been done in respect
of 34 banks and could be completed in the course
of the next half year. It is, however, not clear if
the Government desires that all these materials
should be collected for record and reference in a
Central office and whether such a detailed
report should be submitted to it for orders.

3. From the reports submitted by certain
officers

x. Register of Members
2 do of property
3 Cash Book
4 Meetings Book
5 Darkhast Register
6 Bond Register and documents.

(41)

officers in the Shimoga District, I find that the Deputy Commissioner of that District has prescribed a set of eight questions as noted in appendix D for official visitors to the banks in the District to elicit and answer. Mr. Nicholson, at page 350 of volume I of his work, in speaking of inspection of banks by "the Commissioner or his delegates" makes a note of points for enquiry, which for convenience, may be promptly and arranged as in Appendix E.

4. The functions of "the Commissioner" as explained in Mr. Nicholson's work Volume I pp 349-352, may be exercised either by one central authority in respect of all the banks in the State or by several such authorities like the Deputy Commissioners in respect of the banks in their Districts, and such authority or authorities may by delegation, arrange for inspection of banks, either by one inspector as at present or by local officers subordinate to themselves. In case there should be one or more central authorities between the Government and the inspecting officer or officers, one form with sufficient details (to be printed as in the case of P.W.D. inspection report form of which is appended, vide appendix F) may be prescribed for submission by the inspector or inspectors to the central authority, and one providing for notes of a general nature, for

submission

submission by the Central authority to the Government, monthly, quarterly or half yearly as may be desired. The Central authority should keep an open file for each bank within his jurisdiction, and such file with the materials collected upto date of delegation should be sent to the officer delegated, who should return it to the said authority, with necessary additions by himself to the notes or statistics in the file, together with his report in the form prescribed. A procedure like this will save considerable time and trouble not only to the officer deputed but also to the authorities of the bank.

5. Drafts of two forms – one for submission by Inspector to the Central authority, marked G, and the other for submission by the Central authority to the Government marked H are submitted for consideration. In the appendix G reference is made to Registers and books maintained in banks. Those bearing serial Nos. I to XI were prescribed by Govt. Chemical Chetty and those bearing Nos. XII, XIII and XIV by the Comptroller and Government. The remaining

books

(4 1/2)

books had been adopted by some of the banks either of their own accord or in compliance with hints at the time of inspection, but no forms had been prescribed for them. Of the forms prescribed by Mr Chenjiah Chetty, samples of Nos. I to IX were submitted to Government with this office No. 28 dated 15th July 1897 and having been returned with the remarks of the Comptroller were resubmitted to Government with explanations with this office No. 89 dated 28th August 1898. Samples of Nos. X and XI are herewith submitted. The form No. VI, of the Half Yearly Balance Sheets, had been once revised by Mr Chenjiah Chetty with reference to the Comptroller's suggestions as per sample enclosed, but the other Registers and books were now in use in the forms of which samples had been already submitted and the banks generally had procured printed books of all the forms I to XIV excepting IX. The revision of these forms does not appear to be of pressing importance now. The favor of early orders is solicited in regard to the forms for submission of inspection reports.

Ref

Ref

+ Three words not up to Genl No 8123 (Comptr's No. 1362 8622 d 6-5-98 re audit of the Hyd Accts & subd to Govt on 4-9-98

I have the honor to be,
Sir
Your most obedient servant,
Ramachandra Aiyangar
Inspector of Agricultural Banks in Mysore

Compd

P. S. The

P. S.

The draft form of Inspection Report submitted herewith, Appendix G, may seem formidable, but in preparing it I have had in view the purpose which the inspection is intended to serve and the scope of official enquiry allowed in other countries even in respect of banks which work without loans from Government. I would invite attention to the following passages in the first volume of Mr. Nicholson's work:—

(1) Report, page 29, para 34, under the head Supervision.
(2) Appendix I, Part II, Chap. IV "Law", page 296, under the head "Official Supervision"
(3) Do. Do. Do. pages 298, 299, under the head 'Supervision of ordinary Banks'
(4) Do. Do. Do. pages 302, 303, under the head 'Suggestions'
(5) Do. Do. Chap. V 'Draft Bill' pp. 349–357 under the head 'Supervision'
(6) Do. Do. Chap. VII 'Recommendations' page 381 under the head 'Supervision'

I would solicit special attention to the following observations in the last mentioned passage:—

"The whole purport of this study has been to suggest self-help and management so far as is possible, but this is not necessarily procured by leaving societies to themselves; that may merely mean leaving swindlers to prey upon the ignorant, the well-meaning but untaught to blunder into bankruptcy, the growth of distrust in association, the failure to supply rural banking credit of the best or of any type. It is not the duty of Government to see that Companies are so managed as to return respectable dividends, but it is their duty to see that no removable hindrance

hindrance shall debar ..... the members from attaining the full benefits of association."

Also to the following passage in the judgement of the 1-class Magistrate of Closepet in a case in which a member of the Closepet Agricultural Bank had been prosecuted for cheating

"the evidence of Shanbhog Jivan Rao (3rd witness for defence) is an instructive commentary on the fashion in which a number of Shanbhogs and 'Shanbhogs' relations have been abusing the kindness and generosity of Government"

Also to the following Resolution of the General Assembly of the said Bank :—

"Read judgement of the 1st class Magistrate of the Closepet Division in Criminal case No 7 of 1904 in which member Rangiri Lakshminarasaja was convicted and sentenced to pay a fine. We are of the same opinion as the magistrate in regard to the Shanbhogs whose conduct has been animadverted upon by him. No fresh application from any Shanbhog for membership shall be admitted. As regards such of the Shanbhogs as now remain in the bank, excluding those who have already been removed, as their removal now will inflict great hardship on them they having obtained large loans, recovery of debts due by them will be made in accordance with the terms of their documents and the question of their retention or otherwise reserved for future consideration"

Instances of fraud and self-seeking managers trying to overreach the ignorant members are not wanting. The latter need not, and should not be allowed to, wait for a magisterial enquiry to have their eyes opened

Official

official supervision and enquiry to the extent allowed in other countries and recommended by Mr. Nicholson for Madras may, with advantage, be provided for here. No doubt legislation should precede any measures for such supervision and enquiry, but since we have banks working for the last six years without a legislative enactment to guide them and since the banks have become accustomed to inspections of the kind suggested, there seems to be no harm in recognising and ordering such inspections.

Forms of report being intended to serve as aids to inspection work, the draft, appendix G, has been made as suggestive & educative as possible.

July 2nd, 1901.

C. Ramachandra Aiyangar
Inspector of Agricultural
Banks in Mysore

Appendix A.

I Opening of the Bank

1 Date of Incorporation
2. Date on which business was started
3. Initial Capital

II Members

1 Original number
2 Subsequent admissions and discharges
3. Remarks regarding the admissions if any, contrary to the provisions of paras 1, 2, 3 and 4 of the Articles of Association.
4. Remarks regarding the removals if any, of members except for one or other of the reasons assigned in paras 5, 8, 59, 60 and 61 of the Arts of Association.

III Management

1 The strength of the Board of Directors including the President & the Agent.
2 Remarks in respect of omissions if any, in acting upto the provisions of paras 27, 28, 29, 31, 32 and 33 of the Articles of Association
3 Special remarks, if any, regarding the conduct, capability &c of the members on the Board.
4 Registers and Accounts maintained.
5 Remarks regarding each of the

(45)

the Registers and Accounts or the forms whereof are not thought to be proper.

6. Do- Do- Such of the Registers as seem to be superfluous.

7. Do Do Such Registers and Accounts as the Maintenance of which, in addition to the already existing ones, seem necessary.

8 Remarks in the case of title deeds, documents, if any, not secured by the bank.

IV Meetings

1 No of meetings of the General Assembly

2 Do of the Board of Directors.

3 Remarks in cases, if any, where the formalities enjoined in paras 8, 9, 12, 13, 14, 16, 17, 18 19, 21, 22, 23 & 25 of the Act of 1892 and Sec 79 of the Rules & Regs. 1895 are found to have not been complied with.

4 Special remarks in respect of Resolutions, if any, passed inconsistent with the Act & Rules or Contrary to the principles underlying these instructions

V Banks Funds.

1 Original limit of funds.

2 Subsequent Enhancement applied for, if any, with grounds of application

3 Instances, if any, of the

(41)

authorised Cash balance in the hands of the Board of Directors having been succeeded.

Volumes

1. Classes of loans granted and the amount under each class
2. Limits prescribed in para 62 of the Act of 1956 regarding the grant of loans to individual members.
3. Remarks as to instances, if any, in which loans have been granted without keeping these limits.
4. Cases, if any, in which the loans granted exceed one half the value of the property owned by the members concerned.
5. Special remarks in respect of cases, if any, in which the conduct of any member is contrary to the provision of para 72 of the Act of Association.
6. Amounts appropriated by members (i) discharging previous debts and (ii) Agricultural purposes.
7. Remarks as to violations if any, of the provisions of Arts 43, 44, 45 and 55 of the Act.
8. Notes as to instances, if any in which the provisions of paras 46, 47, 48, 49, 53 and 54 have been relaxed or infringed.

(56)

9 Notes regarding the rules, if any framed by the General Assembly or the rules of practice observed in respect of levying interest at other than the maximum rates laid down in para 50 and fixing the time for its payment.

10. Period for which interest if any, is overdue (i) by members to the bank and (ii) by the bank to Government.

VII Accounts.

1 Financial results of the working of the bank up to date of inspection

2 Profits or Reserve fund

3 Remarks to increase Expenditure, if any.

4 Special remarks in the case of the provision of para 37 of the Act having been violated.

5. Note as to the Existence or non-Existence of an Audit Committee

6. Remarks as to violation, if any, of the provisions of paras 64, 65, 66, 67 & 68.

VIII General Remarks

As to (1) Existence of dissension and want of co-operation among members, if any, as come to the personal notice of the Inspector in the course of his examination (2) unfavourable if any, affected by members to their holdings by reason of the bank's dealings as seen personally by the Inspector. (3) Other benefits, if any, the bank has conferred on its members as come to the personal knowledge of the Inspector & (4) future prospects of the bank, if necessary.

Appendix B

(51)

Note.

Points which may usefully be noted or noticed by one who inspects or studies the working of an Agricultural Bank doing business with the aid of Government advance

I Incorporation and Registered office.

(1) Number and date of incorporation.
(2) Certified copy of Memo and Articles of Association kept in the Bank?
(3) Registered office at formation of Bank or last inspection
(4) Change if any since, why made, and whether registered
(5) Remarks (as to whether office is suitable, board &c hung etc.

II Villages brought within Bank's Scope.

(1) Number as per Memo of Association.
(2) Number subsequently registered, Taluk or Taluks to which they belong and their distances from Head Quarters of Bank.
(3) Number not yet registered Taluk or Taluks to which they belong and their distances from Head Quarters of the Bank.
(4) Remarks as to whether the importance of proximity is kept in view or not.

III Members.

(1) Number as per Memo and Articles of Association } Brahmans Vaisyas Lingayets Wokkligars.... Total
(2) Number whereof of the above had died, resigned or been removed.
(3). Number admitted subsequent to formation
(4) Number whereof of these had ceased to be on roll by death etc.
(5) Number at date of Inspection

IV

(6) Remarks as to relationship and legal status i.e, whether joint or divided, Govt offic held &c.

IV. Property of Members. —

(1) At formation as reported to Government.

Gov't Paid-up	Private	Total	Name as registered by	Value fixed by Govt. if not paid-up
Rs. As. P.	Rs. As. P.	Rs. As. P.	Govt.	Rs. As. P.
Dry				
Wet				
Bullock				
Coffee				
Total				

(2) Of those admitted subsequent to formation of Bank.
(Heads of particulars as above)

(3) Of those who out of such admissions had since ceased to be on the Roll
(Heads of particulars as above)

(4) Of those present on roll at date of inspection.
(Heads of particulars as above)

2a. Increase to the extent of lands of old members now on roll due to omissions being supplied, rectification of errors, purchase &c.
2b. Decrease in the extent of lands owing to rectification of errors, sale &c.

6) Remarks as to whether the Property Register is accurate and complete; whether sales were proper and duly authorised; how the fluctuations affecting the credit of the Bank if declaration, if any &c.

V Banks Funds.

(1) Maximum limit prescribed in Articles of Association Rs.
(2) Enhancement if any authorized and registered since Rs
Date of Registration
(3) Enhancement applied for, but not yet authorized Rs.
Date of application
Grounds
(4) Extent to which, if any, the limit prescribed had been exceeded unauthorizedly.
(5) Remarks.

VI Government advance.

(1) Amount originally sanctioned under Govt. Ro: No. dated
Rs.
(2) Further sanction under Govt. Ro: No. dated Rs
(3) When and how proposed to be repaid.

5. Has the Imprest or Cash Book been posted up daily from actual transactions in order of their occurrence?

6. Is the Imprest Book written up by the Sub-Division Officer himself?

7. Date of last entry .. ..

8. *Was the balance of cash in hand counted, and does it agree with the balance shown by the Cash Book?*

9. Are the entries made so clear as to be easily intelligible and traceable through the other accounts

10. Are all corrections initialled by the disbursing officer? Are you satisfied with the reasons for the corrections made? If not, state briefly your objections.

11. Have you checked the transactions of any month with vouchers, measurements, &c., and with what result?

12. Are the cash disbursements of the Sub-Division Officer confined to items authorized by the Superintending Engineer in para 5 of his Circular No. 72, dated 21st May 1885?

P. W. 96.]

MYSORE PUBLIC WORKS DEPARTMENT.

DIVISION

Report of on

the Office of No. Sub-Division

Name of Sub-Division Officer in charge ..

Head-quarters of Sub Division ..

Date of assuming charge ..

Date of last inspection by { Exec. Engr. .. / Accountant ..

Date of inspection ..

Note.—All questions in italics are intended to be replied in the case of inspection by Engineers only.

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1. Does the Sub-Division accord with the authorised List?

CASH BOOK.

2. How is the Sub-Division Officer kept in funds?

3. If by imprest, what is its amount? Is it susceptible of reduction or not? How often on an average is it recouped?

4. If by drawing account, how often is the copy of Cash Book forwarded to the Executive Engineer?

13. How is cash drawn, and are large sums ever kept in hand for any length of time without being utilized?

14. Is there any difficulty or delay in cashing the Executive Engineer's cheques when presented at the Treasury?

15. *Is the cash chest secure and Chubb's lock used? Does it contain nothing but Government money or official documents?*

16. Are there any sub-imprest holders in the Sub-Division? If so, are they sanctioned by Superintending Engineer? Do they keep accounts as per rules in force?

17. Does the Imprest Cash Book show any receipts beyond the recoupments?

ACCOUNTS FOR DEPARTMENTAL WORKS.

18. Is this agency employed only in cases where the contract system cannot be adopted?

19. Are nominal rolls for all work and daily reports *for works above* Rs. 500 kept up regularly for all works executed by departmental agency?

20. Do they record distinctly the kind and rates of labor and materials employed under each sub-head of work?

21. Are the quantities so entered that the working rates can be easily abstracted?

22. Are materials at site separately recorded so as not to affect working rates, and are those rates worked out?

23. In the material accounts are the entries of issues made immediately on the materials leaving the storeyard? What is the value of materials at site charged to works, and when was the correctness of the account last verified, and by whom?

24. What arrangements are made regarding arrears, and how are accounts of them kept?

25. How often during a month are the daily reports submitted to the Executive Engineer?

26. How are payments for labor made, and at what intervals?

27. Are there now any arrears of pay due to laborers of over a fortnight's standing? If so, specify all particulars, with reasons for such.

28. Are advances of any kind made? If so, under what authority, and when will they be adjusted?

MEASUREMENT BOOKS.

29. Is a Measurement Book kept for each individual work, and in case of roads for every section of ten miles length or less?

30. Do any of the books show sign of the pages having been torn out? If so, report in detail.

31. Are copies of measurements ever made? If so, under what circumstances?

32. Are all entries made in black ink and all corrections in red ink?

33. Are the dates of measurements invariably recorded?

34. Is all information required in the first page of the form duly filled in?

35. Has a note of all check measurements been invariably made, with the date and initials of the checking officer?

36. *Were those checked by you found to agree with your own measurements; and if not, what discrepancies existed?*

37. *Was your check sufficient to ensure proper verification of the account of works in the sub-division?*

38. *Detail the works that were thus checked.*

39. Are all the Measurement Books frequently taken by the subordinate to the sub-division, range or division office for arithmetical check by the Sub-Divisional Writer, Range or Division Cashier; and has the Writer, Range or Division Cashier, as the case may be, initialled and dated this check and compared measurements with Forms B and C?

40. Are you satisfied that all the corrections found have been adjusted in subsequent accounts?

41. Are the materials' accounts posted up to date in the Measurement Book?

42. Do the balances of materials in the Measurement Book agree with the returns kept in the sub-division?

43. Is the Monthly Statement of Receipts and Issues of Road Metal (Form No. 33) kept up to date in the Sub-Divisional Office?

44. *Do the balances shown in the above Statements agree with actual quantities at site?*

45. Are the columns for the number of grade and separate abstracts duly filled in in the Measurement Book for Tank Works?

CONTRACT ACCOUNTS.

Petty Contract or Task Work.

46. Are all measurements for contract works taken by the Sub-Divisional Officer?

47. If not, who takes them, and how are they checked?

48. Are payments ever made to a contractor in excess of the quantity of work done, and on what authority?

49. Have you checked any of the contractor's accounts and found them correct?

REGISTER OF MEASUREMENTS
(FORM C.)

50. Is this posted up to date and kept neatly?

51. Are working rates struck for all the sub-heads? Did you observe any corrections; if so, are they initialled?

52. Are the entries of the several works in the register limited to the prescribed sub-heads of estimate? If not, for what reason?

53. Is this account kept up according to main and detailed sub-heads of estimate for works costing upwards of Rs. 500 each?

54. Are extracts from this form submitted to the Divisional office in time so as not to delay the preparation of Divisional monthly accounts? If not, what are the reasons assigned?

55. Are the forms of accounts enumerated in the Dewan's Proceedings No. $\frac{34}{3884-81}$ dated 18th September 1884, kept in the Sub-Divisional Office? If not, what are the reasons assigned for those forms that are not kept?

56. Are the accounts of the Sub-Division despatched, as a rule, to the Divisional office by the 5th of the month following?

STOCK AND TOOLS AND PLANT.

57. Have you examined the stock returns?

58. *What steps have you taken, or do you propose to take, to verify correctness of stock balances? Is the stock in hand in excess of requirements; if so, how do you propose to deal with it?*

59. Is a register, in a form similar to the half-yearly return, maintained in the Sub-Divisional Office? Have you examined it? What is the result?

60. When and by whom was the stock in the Sub-Division last counted; and were the quantities on that date duly certified to?

61. Are the half-yearly certificates submitted to Divisional Office in time so as not to delay the compilation of the Divisional Certificate to be submitted to Examiner as per his Circular No. 18, dated 23rd December 1885?

62. Have you examined the Returns and Register of Tools and Plant? Are they posted up to date? Have you satisfied yourself that all tools not in store or in immediate charge of Sub-Divisional Officer are recoverable? What are the reasons given for tools not properly accounted for? How do you propose to deal with them?

63. *Have you examined the surveying instruments, mathematical instruments, &c., in the Sub-Division, and compared them with returns? Are they in proper order and properly cared for? If not, explain.*

64. Are there any surplus materials in the Sub-Division on which there have been no transactions during the past six months, and which are not likely to be required within next twelve months? If so, what steps have been taken to dispose of these?

65 Are the registers of letters received and despatched kept neatly and up to date with all the references duly filled in?

66. Are the Circular orders of the Divisional office properly filed?

67. Have you checked the stationery book? What discrepancies existed?

General Remarks regarding the state of the Sub-Division Office.

Appendix H

Confidential

Statement showing the Agricultural Banks inspected in the month of . . . . . in the District
" Quarter
or half year

Serial No.	Name of Bank.	Date of present inspection and name of inspecting officer.	Date of next preceding inspection and name of the Officer who made it.	A brief note of matters brought to notice by Inspecting Officer Concerning							A brief note of instructions issued by the Central Authority	Matters if any on which the orders of Government sought and No: & date of reference to Government
				1 The condition and resources of the Bank, the state & safety of its Capital, the suitableness of its properties acquired or held by the Bank, the date Valuation of the same	2 The investment of Bank's funds the nature & Stability of the investments, the encumbrances & Securities encumbered & securities purporting to be the Bank's	3 The security afforded to those who have dealings with it, especially to Govt. if loans from Govt. have been obtained & to depositors & other Creditors	4 The mode of conducting and managing the bank's affairs, the action of its directors, the Safety & prudence of the management	5 The punctuality, completeness or otherwise of the collection of dues upon loans, and of the payment of interest on deposits due by the Bank	6 The due observance of the provisions of the law and of articles of association in the Administration of Affairs	7 The Verification of the Cash Book with Cheques, Pass Books, Receipts, Applications, Documents, Ledgers & with the Correctness of the Balance Sheet		

Deputy Commissioner
(or other Central Authority)

Sample forms of -

(1) Receipts & Members, re 10

(2) Depositors' Ledger re 11

(3) Revised Balance Sheet re 6.

Referred to in para 5 of the letter

ರ ಶೀ ದಿ.

ನಂ ತಾ|| ೧

ವ್ಯವಸಾಯಾಭಿವೃದ್ಧಿ
ಬ್ಯಾಂಕ್ ಆಫೀಸಿನಿಂದಾ.

ಬ್ಯಾಂಕ್ ಮಜಕೂರಿಗೆ ಶೇರಿದ ನೇ ನಂ||
ಮೆಂಬರ್‌ದಾರರಾದ

ಎಂಬವರಿಂದ
ಬ್ಯಾಂಕ್ ಮಜಕೂರಿಗೆ ಬರಬೇಕಾಗಿರುವ ಸಕ್ಕ ೧
ನೇ ಇಸವಿ ಮಾಹೆ ನೇ
ತಾರೀಖಿನ ನೇ ನಂಬರ್ ತಮಸೂಕ್ ಬಾಬತು
ನೇ ತರಗತಿ ಸಾಲದ ಮೊಬಲಗು:—
ರೂ——ಆ——ಪೈ.
ಅಸಲ್ ರೂಪಾಯಿಗಳು...
ಬಡ್ಡೀ ಬಗೆ ,, ...

ಜುಮ್ಲಾ
ಬ್ಯಾಂಕ್ ಮಜಕೂರಿಗೆ ಜವಾ ಆಗಿರುತ್ತೆ.

ವಿಜಂಪೆ. ಪ್ರೆಸಿಡೆಂಟ್

ರ ಶೀ ದಿ.

ನಂ|| ತಾ|| ೧

ವ್ಯವಸಾಯಾಭಿವೃದ್ಧಿ
ಬ್ಯಾಂಕ್ ಆಫೀಸಿನಿಂದಾ.

ಬ್ಯಾಂಕ್ ಮಜಕೂರಿಗೆ ಶೇರಿದ ನೇ ನಂ||
ಮೆಂಬರ್‌ದಾರರಾದ

ಎಂಬವರಿಂದ
ಬ್ಯಾಂಕ್ ಮಜಕೂರಿಗೆ ಬರಬೇಕಾಗಿರುವ ಸಕ್ಕ೦
ನೇ ಇಸವಿ ಮಾಹೆ ನೇ
ತಾರೀಖಿನ ನೇ ನಂಬರ್ ತಮಸೂಕ್ ಬಾಬತು
ನೇ ತರಗತಿ ಸಾಲದ ಮೊಬಲಗು:—
ರೂ——ಆ——ಪೈ
ಅಸಲ್ ರೂಪಾಯಿಗಳು...
ಬಡ್ಡೀ ಬಗೆ ,, ...

ಜುಮ್ಲಾ
ಬ್ಯಾಂಕ್ ಮಜಕೂರಿಗೆ ಜವಾ ಆಗಿರುತ್ತೆ.

ವಿಜಂಪೆ. ಕೌನಿಡೆಂಪಿ.

_____ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕ್ ಡಿಪಾಜಿಟ್ ಲೆಡ್ಜರ್ ಬುಕ್ಕು.

ಡಿಪಾಜಿಟಿನ ನಂಬರ್. _____

ಡಿಟೋ ಹೆಸರು _____

ಡಿಟೋ ವಾಸಸ್ಥಳ _____

ಡಿಟೋ ಕಸಬು _____

ಬಾಕ್ಕು. ಜಮಾ.

ತಾರೀಖು.	ಡಿಪಾಜಿಟ್ಟುಗಳು.	ವಾಪಸು ಈವತಿಗಳು.	ಪ್ರತಿ ಅಡಕಿತ ಪ ತರುವಾಯ ಬಾಕಿ.	ಪ್ರತಿ ತಿಂಗಳಿನ ಅಸಲು ಅಥವಾ ಅತ್ಯಂತ ಕಮ್ಮಿಯಾದ ಬಾಕಿ.	ಕೇವಲ ಕಡಿಮೆಯಾದ ಬಾಕಿಯ ಮೇಲಣ ಬಡ್ಡಿ.
ಎತ್ತಿ ಬರಬೇ ಬಾಕಿ... ...					
189 ಜಾನ್ಸಿ					
,, ಅಗಸ್ಟು					
,, ಸೆಪ್ಟೆಂಬರ್					
,, ಅಕ್ಟೋಬರ್					
,, ನವೆಂಬರ್					
,, ಡಿಸೆಂಬರ್					
189 ಜನವರಿ					
,, ಫೆಬ್ರವರಿ					
,, ಮಾರ್ಚ್					
,, ಏಪ್ರಿಲ್					
,, ಮೇ					
,, ಜೂನ್					
ಜುಮ್ಲಾ ಡಿಪಾಜಿಟ್ಟುಗಳು ಮತ್ತು ವಾಪಸು ಪಾವತಿಗಳು ...					
ಸುರು ಬಾಕಿ ...					
ಸಾಲಿನ ಬಡ್ಡಿ					
ಜುಮ್ಲಾ ...					
ವಾಪಸು ಪಾವತಿಗಳು ವಜಾ ..					
ಆಖೈರ್ ಬಾಕಿ ...					

ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕ್ ಡಿಪಾಜಿಟ್ ಲೆಡ್ಜರ್ ಬುಕ್ಕು.

ಡಿಪಾಜಿಟಿನ ನಂಬರ್._____

ಡಿಟೋ ಪೇರು_____

ಡಿಟೋ ವಾಸನ್ಥಳ_____

ಡಿಟೋ ಕಸಬು_____

ಖುರ್ದ್.

ಜಮಾ

ತಾರೀಖು.	ಡಿಪಾಜಿಟ್ಟುಗಳು.	ವಾಪಸು ಪಾವತಿಗಳು.	ಪ್ರತಿ ಅಡ್ಡೀತದ ತರುವಾಯ ಬಾಕಿ.	ಪ್ರತಿ ತಿಂಗಳಿನ ಕಸಲು ಆಫ ವಾ ಅತ್ಯಂತ ಕಮ್ಮಿಯಾದ ಬಾಕಿ.	ಕೇವಲ ಕಡಿಮೆಯಾದ ಬಾಕಿಯು ಮೇಲಣ ಬಡ್ಡಿ.
ಎತ್ತಿ ಬರವ ಬಾಕಿ. ...					
189 ಜೂಲೈ					
,, ಅಗಸ್ಟ					
,, ಸೆಪ್ಟಂಬರ್					
,, ಅಕ್ಟೋಬರ್					
,, ನವಂಬರ್					
,, ಡಿಸೆಂಬರ್					
189 ಜನವರಿ					
,, ಫೆಬ್ರವರಿ					
,, ಮಾರ್ಚ					
,, ಏಪ್ರಿಲ್					
,, ಮೇ					
,, ಜೂಕ್					
ಜುಮ್ಲಾ ಡಿಪಾಜಿಟ್ಟುಗಳು ಮತ್ತು ವಾಪಸು ಪಾವತಿಗಳು. ...					
ಷುರು ಬಾಕಿ					
ಸಾಲಿನ ಬಡ್ಡಿ					
ಜುಮ್ಲಾ ...					
ವಾಪಸು ಪಾವತಿಗಳು ವಜಾ ...					
ಆಖೈರ್ ಬಾಕಿ					

ವ್ಯವಸಾಯದ ಬ್ಯಾಂಕ್ ಡಿಪಾಜಿಟ್ ಲೆಡ್ಜರ್ ಬುಕ್ಕು

ಡಿಪಾಜಿಟಿನ ನಂಬರ್._____

ಡಿಟೋ ಪೆನರು _____

ಡಿಟೋ ವಾಸಸ್ಥಳ _____

ಡಿಟೋ ಈಸಬು_____

ಖಾತೆದಾರ.\ ಜಮಾ.

ತಾರೀಖು.	ಡಿಪಾಜಿಟ್ಟುಗಳು.	ವಾಪಸು ಪಾವತಿಗಳು.	ಪ್ರತಿ ಆಡ್ಡಿತದ ತರುವಾಯ ಬಾಕಿ.	ಪ್ರತಿ ತಿಂಗಳಿನ ಅಸಲು ಅಥವಾ ಅತ್ಯಂತ ಕಮ್ಮಿಯಾದ ಬಾಕಿ.	ಕೇವಲ ಕಡಿಮೆಯಾದ ಬಾಕಿಯ ಮೇಲಣ ಬಡ್ಡಿ.
ಎತ್ತಿ ಬರುವ ಬಾಕಿ. ...					
189 ಜುಲೈ					
,, ಅಗಸ್ಟು					
,, ಸೆಪ್ಟಂಬರ್					
,, ಅಕ್ಟೋಬರ್					
,, ನವಂಬರ್					
,, ಡಿಸೆಂಬರ್					
189 ಜನವರಿ					
,, ಫೆಬ್ರವರಿ					
,, ಮಾರ್ಚಿ					
,, ಏಪ್ರಿಲ್					
,, ಮೇ					
,, ಜೂ					
ಜುಮ್ಲಾ ಡಿಪಾಜಿಟ್ಟುಗಳು ಮತ್ತು ವಾಪಸು ಪಾವತಿಗಳು. ...					
ಷುರು ಬಾಕಿ					
ಸಾಲಿನ ಬಡ್ಡಿ					
ಜುಮ್ಲಾ...					
ವಾಪಸು ಪಾವತಿಗಳು ವಜಾ ...					
ಆಖ್ರೆರ್ ಬಾಕಿ					

ನಂಬರ್ 6

190 ನೇ ಇಸವಿ ತಿಂಗಳು ತಾರೀಖಿಗೆ ಅಖೈರಾದ ಛಪ್ಪಾಪೆ ಮ

7 ವ್ಯವಸಾಯದ ಬ

ಹೆಡ್ ವ ಜಾಬು.	ಜಮಾ—ಮೂಲಧನ ವ ಜವಾಬ್ದಾರಿಗಳು.	ಮೊಬಲಗು. ರೂ.	ಆ.	ಪೈ.
I ಬ್ಯಾಂಕಿನ ಸಾಲಗಳು ವಾ ಜವಾಬ್ದಾರಿಗಳು.	ಗೌರ್ನ್ಮೆಂಟಿನವರಿಂದ ತಂದ ಮೊಬಲಗು			
	ಮೆಂಬರುಗಳಿಂದ ಆಫಪಾ ಇತರರಿಂದ ಬಂದ ಡಿಪಾಜಿಟ್ ಮೊಬಲಗು.			
II ಸಾಲಗಳಪೈಕಿ ವಸೂಲಾದ ಮೊಬಲಗು ಜಮಾ.	ಮೆಂಬರುಗಳಿಂದ ಸಾಲದಪೈಕಿ ವಸೂಲಾದಮೊಬಲಗು			
III ಬಡ್ಡಿ ಜಮಾ.	ಮೆಂಬರುಗಳಿಂದ ವಸೂಲುಮಾಡಿದ ಬಡ್ಡಿ ಮೊಬಲಗು			
	ಕಳದ ಛಸ್ಸಾಹೆನರಿಗೆ ವಸೂಲಾದಮೊಬಲಗು ..			
	ಈ ಛಸ್ಸಾಹೇಯಲ್ಲಿ ವಸೂಲಾದ ಮೊಬಲಗು ..			
IV ಚಿಲ್ಲರೆ ಬಾಬುಗಳ.	ಪ್ರವೇಶಫನ			
	ಜುರ್ಮಾನೆಗಳು			
	ಇತರ ಚಿಲ್ಲರೇಬಾಬುಗಳು			
V ಜಕ್ಕೀ ಛಂಡ.	ಲಿಕ್ವಿಡೇಷನ್ನಿಂದ ಜಕ್ಕೀ ಛಂಡಕ್ಕೆ ತೆಗೆದ ಮೊಬಲಗು			
	ಜುಮ್ಲಾ			

ಈ ಮೊಬಲಗನ್ನು ತಾರೀಖು ನಿಶಿ ತದನೀಲ್‌ವಾರ್ ಇದರ ಹಿಂಭಾಗದಲ್ಲಿ ನಮೂದುಮಾಡಿ.

ರಿಪೋರ್ಟು.

ಈ ಬ್ಯಾಲೆನ್ಸ್ ಷೀಟ್ ಅವಶ್ಯಕವಾದ ತಪ್ಶೀಲುಗಳನ್ನೆಲ್ಲಾದ್ದಾಗಿ ಬ್ಯಾಂಕಿನ ಆತಳಿತದ ನಿಜವಾದ ವ ಸರಿಯಾದ ಸ್ಥಿತಿಯನ್ನು ತೋರಿಸುವಂತೆ ಬರಿಯಲ್ಪಟ್ಟದ್ದಾಗಿ ಸಂಪೂರ್ಣವಾಗಿ ವಾಜಬೀನಾಗಿ ಇದೆ ಎಂದು ನಾವು ಅಭಿಪ್ರಾಯ ಪಡುತ್ತೇನೆ.

ಆಡಿಟರುಗಳಕರುಜಾ

Vichara Darpana Press, Bangalore—1900.

ತಯಾರ್ಮಾಡಲ್ಪಟ್ಟ್ದು ಡಿಸ್ಟ್ರಿಕ್ಟ್ ತಾಲ್ಲೂಕು

ಕೆನ ಜಾತಿ ಬೊಕಿ ಪೆಟ್ಟಿ.

ಜಿಲ್ಲಾ

1/1 A

ಹೆಡ್ ವ ಬಾಬು.	ಖರ್ಚು ವ ಅಸೆಟ್ಸ್‌ಗಳು.	ಮೊಬಲಗು ರೂ.	ಆ.	ಪೈ.
I ಬ್ಯಾಂಕಿನ ಸ್ವತ್ತುಗಳು.	ಸ್ಥಿರಸ್ವತ್ತುಗಳು			
	ಚರಸ್ವತ್ತುಗಳು ಸಾಮಾನು ವಗೈರೆ ...			
II ಬ್ಯಾಂಕಿಗೆ ಬರಬೇಕಾಗಿರುವ ಲಗಳು.	I ನೇತರಗತಿ—ಸ್ಥಿರಸ್ವತ್ತಿನಸಾಲಆಧಾರದಮೇಲೆ.			
	II ನೇ ,, ಜಂಟಿ ಪ್ರೋನೋಟುಗಳ ಮೇಲೆ			
	III ನೇ ,, ಜಂಟಿ ಕಂತು ಪತ್ರಗಳ ಮೇಲೆ			
	IV ನೇ ,, ಮುಬಾದಲೆ ಯಾನೆ ಕೈ ಸಾಲ ...			
III ಗೌರ್ನಮೆಂಟಿ ಖಜಾನೆಗೆ ಇರ ಮ್ಮಾಡಿದ ಮೊಬಲಗು.	ಬ್ಯಾಂಕಿಗೆ ತಂದಸಾಲಗಳ ಪೈಕಿ ವಾಪಸ್ ಬಾವತೀ ಮಾಡಿದ ಮೊಬಲಗು			
	ಜಿಕೇರಿ ಭಂಡಕ್ಕೆ ಇರಸಾಲ್ಮಾಡಿದ ಮೊಬಲಗು			
IV ಡಿಪಾಜಿಟ್ ವಾಪಸು ಮಾಡಿದ ಮೊಬಲಗು.	ಡಿಪಾಜಿಟ್ ದಾರರಿಗೆ ವಾಪಸುಮಾಡಿದ ಮೊಬಲಗು			
V ಬಡ್ಡಿ ಖರ್ಚು.	ಗೌರ್ನಮೆಂಟಿಗೆಕಳದಫಿಷ್ಮಾಡೀವರಿಗೆ ಕೊಟ್ಟಬಡ್ಡಿ			
	ಡಿಟೋ ಈಚಸ್ಮಾಹೆ ಕೊಟ್ಟಬಡ್ಡಿ			
	ಡಿಪಾಜಿಟ್ ದಾರ್ರಿಗೆ ಕೊಟ್ಟಬಡ್ಡಿ ..			
	ಮೆಂಬರುಗಳಿಗೆ ವಾಪಸ್ ಕೊಟ್ಟಬಡ್ಡಿ ಮೊಬಲಗು			
VI ಎಸ್ಟಾಬ್ಲಿಷ್ಮೆಂಟ್ ಯಾನೆ ಬ ವರ್ದು ಪತ್ತು ಚಿಲ್ಲರೇಬಾಬು.	ನೌಕರ ಮಾನೇರ ತಲಬು			
	ಸಾದಿಲ್ವಾರಿ			
	ಪ್ರಿಂಟಿಂಗ್ ಖಾರ್ಚು			
	ಇತರ ಬಾಬುಗಳು			
ಜಿಕೇರಿ ಭಂಡ.	ಜಿಕೇರಿ ಭಂಡಕ್ಕೆ ಖರ್ಚುಬಿದ್ದ ಮೊಬಲಗು ...			
I ನಗದು ಮೊಬಲಗು.	ಶಿಲ್ಕು ಹಾಜರೀ ಮೊಬಲಗು ...			
	ಜುಮ್ಲಾ			

ನೋಟ.

ಈ ಬ್ಯಾಲೆನ್ಸ್‌ಷೀಟು ಮುಕ್ತಂ
ನೇಯ ಜನರಲ್ ಆಸೆಂಬ್ಲಿ ಮೀಟಿಂಗಿನಲ್ಲಿ
ಅಂಗೀಕಾರವನ್ನು ಹೊಂದಿರುತ್ತೆ.

ಪಜಂಟ್, ಪ್ರಸಿಡೆಂಟ್.

be filled in after careful inquiry and forwarded direct to the Inspector of Agricultural Banks who will draw up and submit the report to Government by the end of September in the year following that to which the report relates.

(4) The second inspection will be made ~~between February and April during which period~~ at the time of the Jamabandi work of the Taluk ~~will also be in progress.~~

(5). At the commencement of both the periods of inspection, the Deputy Commissioner will settle a programme dividing the work between himself, and his assstants. The services of the Inspector and some of the Amildars may also be utilized for the purpose. The Coffee Banks at Chickmagalur and Saklespur must be inspected by the Deputy Commissioners concerned. Other important banks will be inspected by an officer not below the

rank of an Assistant Commissioner.

Minor banks to which small sums of money have been advanced by Government may be inspected by Amildars.

The inspection reports must reach Government within a fortnight from the date of inspection.

If there be any point worthy of being brought to the notice of Government, the inspecting officer should not hesitate to place it on record, ~~merely because~~ through the forms not prescribed do not provide for the information being given.

It is hoped that the local officers will do the work required of them in an intelligent and effectual manner with due regard to punctuality.

Secretary.

To

The Deputy Commissioners of Districts.

" Inspector of Agricultural Banks.

X X

Draft for approval.
I have not had the time to go through these papers, as I had kept

Read:-

Para 1 "Materials for Report" of the annual report on Agricultural Banks for the year 1899-1900.

Letter No. 233 dated 13th. June 1901 from the Inspector of Agricultural Banks regarding the collection and compilation of Statistics for the Annual Report.

Letter No. 255 dated 26th. June 1901 from the same officer in the matter of Inspection of Agricultural Banks.

Order. The questions at issue are-

1. How materials for the annual report should be collected, and 2. On what lines and by whom péridical inspections of Agricultural Banks should be made?

As matters stand at present, there are no definite instructions

laid down on both the subjects under notice, and it is necessary to formulate the procedure to be followed. Govt. are therefore pleased to issue the following instructions:-

(1). Every Agricultural Bank in the State shall be inspected twice during the year.

(2). The inspection will be conducted on the lines indicated in ~~Memorandum~~ Form A., appended to these Progs.

(3). The first inspection will be begun soon after the close of the official year and completed before 31st August, the inspection reports being submitted to Government through the Dy. Comr. During this inspection, statistics for the annual report will also be collected by the inspecting Officer. The accompanying forms I to VI are laid down for this purpose. These will

N o t e.

As desired by the Dewan, an informal meeting was convened by me on the 19th. Instant for the consideration of the best mode of dealing with the Coffee Banks of Saklespur and Chikmaglur. Messrs T. Ananda Rao, M. Narain Rao, P. R. W. Wetherall and H. Pilkington were present. Mr. D. Devaraj Urs was unable to attend but I have since had a talk with him and he agrees generally in the course of action which commended itself to the meeting.

2. For various reasons such as bad seasons, poor crops, low prices, want of vitality, lack of co-operative spirit &ca., these banks have admittedly failed to realise the expectations formed at their inception. In spite of the permission granted by the Government, most of the members found it difficult to raise in the market the funds required for current working expenses even on the security of the standing crops. Government had therefore to step in once more and advance the necessary funds under certain arrangements whicl had for their object the relief of the embarassment of the members and the prevention of the further

deterioration of their estates. The first year's experience of this arrangement has proved disappointing. There is a strong feeling that, in the present condition of the banks, the co-operative principle is no longer to be relied upon for extricating them from the slough of depression into which the members have unfortunately fallen; and that their only means of salvation is the substitution of individual for joint and several liability. Some of the members are hopelessly involved and their estates neglected past all redemption. They have thus nothing to lose and have consequently become utterly apathetic as to the future. Others, whose estates have been somewhat better managed, and who, if dealt with by themselves, might be expected to free themselves from their troubles in time, are, nevertheless, by their continuing to be associated with the former class, in danger of reaching the same despondent and listless attitude. They are therefore naturally anxious that the banks should be wound up and that Government should deal separately with each member and to the extent of his own individual indebtedness. Many of them have peti-

petitioned the Deputy Commissioners of Kadur and Hassan on the subject, urging that the perpetuation of the existing state of things will only tend to aggravate the situation, and that an early settlement on the above lines is desirable in every way. The several officers with whom I conferred acknowledge the reasonableness of this representation and are of opinion that this is the only satisfactory solution feasible in the interests alike of the Government and of the members of the banks.

3. Such members as may pay up their debts at once may be allowed a remission of interest equivalent to the difference between the bank rate and the Government rate. From each of the other solvent members, who may be agreeable, a separate instrument may be obtained for all the moneys due by him, the security demanded being not only his coffee estate but also such other immoveable properties as he might possess, the future rate of interest being fixed at the same rate as that at which Government has been lending money to Agricultural Banks, viz, 4 per cent, and the principal and interest being recovered by fixed annual payments spread over ~~for~~ periods

determined according to the necessities of the case and ranging from ~~5~~ to 20 years. After the conversion of the united into separate liabilities, some of these persons may possibly be able to find money for working expenses on the security of their crops without further recourse to Government; in other cases Government advances may have to be continued for some time. There remains lastly the very bad and hopeless cases, which can only be dealt with by selling off the estates concerned for what they are fairly worth: in so doing it might, in exceptional cases, become necessary for Government to buy up estates otherwise likely to go for wholly inadequate prices and manage them in the best way possible until such time as they could be advantageously disposed of. For the ~~supervision~~ management of these estates and for the supervision of those first mentioned, some competent and inexpensive local agency can, it is believed, be easily secured, say by utilising the services of neighbouring planters.

4. The scheme outlined above may be worked out in detail at an early date so as to permit of its introduction with the close of the current crop season,

that is, in March next.

T. Greenwood

23/10/04

2/En.

Chikmagalur . 14-10-04.

To. Sir P.N.Krishnamurty . K.C.I.E.

Dewan of Mysore

Sir,

I have the honor to enclose herewith the statements concerning the two Agricultural Banks of Chikmagalur and Saklaspur , which you instructed me, in March last , to forward when the figures were obtainable.

I much regret that , owing to an accident just as the figures were forthcoming , I was prevented from forwarding them earlier.

I am now sending them direct , as possibly the statements may be of use at the present time.

Copies of the same are also being forwarded to the Deputy Commissioners of Kadur and Hassan.

I have the honor to be

Sir,

Your most obedient servant

A Bilkington

Inspector of Coffee estates

CHIKMAGALUR & SAKLASPUR AGRICULTURAL BANKS.

I append the following notes in explanation of the accompanying statements concerning these Banks .

If a reference is made to the figures in the accompanying statements, it will be found that the debt (column 8) due on March 31st.1904, In the case of Saklaspur and on April 26th. in that of ~~Saklaspur~~ Chikmagalur, exceeds the present valuation of the properties (column 7a) : and ~~that~~ that the income derivable, as shewn by the average crop (columns 9, 10 & 10a) is insufficient to meet the cost of upkeep as shewn, (column 15) .

The position as thus shewn appears hopeless ; but, before coming to a decision, the chances of achieving some success, ultimately, should be carefully weighed. They consist in ,

(1) The improvement of the yield of the Estates

(2) A rise in the price of Coffee.

To deal first with the latter. It is of course speculative to reckon on any rise in prices ; but it may be fairly admitted that statistics now show that prices have touched bottom, and that the slight rise last year (apart from the speculation in the early part of the season), was the commencement of an improvement that may be expected to continue.

The price per Maund of the average crop (columns 10 & 10a) have been worked out at Rs.7/8 & 10/- as a minimum and moderate maximum price; and a reference to these will show what a difference in income these figures represent.

Mr.

Mr M .Narain Rao conceived the idea of ascertainin the annuity , at 3% interest , required to clear the debts in 25&.30 years respectively, in order to see what probability there was of the estates freeing themselves on such terms , and in such a period. These annuities are given in columns 16 & 17, and show that the estates could not pay these amounts yearly , at the present time . That, more particul in Saklaspur, there is little probability, on most of the estates,of their ever doing so.

An improvement in the yield of the estates must, therefore, be obtained , or the position is hopeless The present total yield per acre of both the Banks is rediculously small. And, with the exception of a few, it is so on the majority of the estates.

I attribute this low yield to these estates being in poor condition,

(1) Naturally.

(2) From neglect in the past.

(3) From indifference on the part of Owners.

In the first case such estates should be disposed of at any cost.

In the second, if the sum required to bring them into good order involves the expenditure of too large an amount of capital to be remunerative ,they should also be disposed of

The third case is the most difficult to deal with, as, it is next to impossible to help those, who have little or no wish, to help themselves.

I think too that this indifference is induced by the feeling that the position is hopeless; and,

in

At present the Banks hesitate to dispose of bad property; as, by so doing they must take on themselves the balance of the debt of the defaulter.

Nor does any rule exist to show in what proportion such debts are to be divided amongst the remaining Members.

in the case of the more substantial Members, by the fundamental Bank principle of "joint" as well as "several" security : arguing that if they pay off their own debt, they will still be responsible for the debts of others , over whose bad work or actions they have no control.

I do not consider that this joint responsibility is actually of much value, as with three or perhaps four exceptions, the sale of any one Members property would not now suffice to pay his own debt.

I would suggest therefore , that these Banks be put into liquidation for reasons set forth in my letter No.27.of Sept.14th.1904. to the Deputy Commissioner of Hassan

If this is done a more direct understanding, than now exists , could be arrived at with the Banks, and Government's position would be strengthened

If deemed expedient the business might then be wound up; or,

Should it be decided to continue the help now given , I would suggest that

(a) Government more directly assume the management of these Banks.

(b) That very stringent rules are laid down regarding the working of the estates by their Owners .

(c) Also for the assumption of management , or the sale of the estate ,by Government, if the Member's work is unsatisfactory , orif he in any way infringes the rules.

(d) That ,considering the collapse of the coffee industry

industry since the inauguration of these Banks some special reduction be made to Members ~~who~~ to induce them to pay up their debts at once, or within a short time.

(e) That with regard to the other estates requiring a longer time for repayment, a certain term should be specified within which the debt must be cleared.

H Bilkington

Inspector of Coffee Estates

Serial No. 6.

To the Dy. Com^rs of Hassan & Kadur.

The Rev Com^r in reply & the Comptr. G.O no: H:4218-21 dated the 6.1.05. B·33 of 1904-11

Considers that in the case of the Sakleshpur & Chikmagalur Coffee Banks, individual liability shd be substituted instead of the present joint liability & that, as a preliminary to dealing with the members individually, the Dy. Com^rs of Hassan & Kadur, should take action for winding up these banks under art: 75 of the Rules of Association & lays certain broad principles to be observed in dealing with the shares individually, as shown in the appended two lists, by the Dy. Com^rs of Hassan & Kadur who may however report to Govt. if in any of these cases they prefer reconsideration taking any other course.

11/Dec. 98

Encl. no. (1)

FR 2162

1903-04.

Spare copy of the Govt order pasted up.

17/6/04.

Pol Reg.
18-1896
28

From

P. R. W. Wetherall Esquire.
Deputy Commissioner
Kadur District

To

L. Anantha Rao Esquire.
Secretary to the Government
of H. H. the Maharaja of
Mysore Gen & Rev. Depts
Bangalore.

Dated

Despatched 6th June 1904.
Camp Sakleshpur

Received

General No. 11
No. 493

Enclosure No. one.

1903-04. Deputy Commissioner's Office
Hassan Dt
Dated 6th June 1904
Camp Saklespur.

From,

P. R. W. Welherall Esquire
Deputy Commissioner
Hassan District

To,

L. Ananthasami Rao Esquire
Offg. Secretary to the Government
of His Highness the Maharaja
of Mysore Gen. and Rev. Departments
Bangalore.

No: 11
ASB
Rev. one

Sir,

With reference to para 2 of additional arrangements sanctioned for the Saklespur Agricultural Bank appended to Government Proceedings No: $\frac{R\ 2407-10}{R.F.\ 100-96}$ dated 28th November 1902 sanctioning an annual grant of 50,000 Rupees to the Hassan District for advancing money on account of working expenses of the Estates mortgaged to the Saklespur Agricultural Bank, I have the honour to submit herewith for orders of Government an extract from the Proceedings of a meeting of the Saklespur Agricultural Bank held on the 23rd May 1904,

received

received with the Bank yadi No:
640/281 dated 26th idem through the
Revenue Sub-Division office
Sakleshpur. From this it may
be seen that the period of
limitation of 3 years for the 2nd,
3rd and 4th class loans will expire
on the 25th Instant, and the Bank
finds it difficult to convert
the same into 1st class loans
in accordance with provisions
laid down in the Articles of
Association, as Shanbagua -
Rangappa has resigned membership,
the two Kithalli members have
died, and the Udewar brothers
are quarelling among themselves
and the remaining members of
the Bank cannot be accepted
as sureties without increasing
their liabilities beyond prescribed
limits. Under the above
circumstances the Bank prays
that the conversion of 2nd and
3rd Class loans into 1st class
loans may be permitted without
the assent of the original sureties

+

to join as such in the execution of deeds for the augmented first class loans in consequence of further advances made and being made for working expenses of the Estates; otherwise the total liabilities of the general members would exceed the limit fixed in Section 42 of the Articles of Association even if raised from Rupees 75000 to 85000 as per para 3 of the additional arrangements sanctioned for the Saklespur Agricultural Bank in Government Proceedings No: $\frac{R.\ 2407-10}{R.\ 7.\ 100-96}$ dated 28th November 1902 referred to above.

2. Early orders of Government are therefore solicited in the matter to enable execution of necessary documents by the Bank members so as to include the advances for working expenses of the Estates.

I have the honour to be
Sir,
Your most obedient Servant

M. H. Sutherland

Asst Deputy Commissioner
Hassan District

[illegible]

[illegible]

124 23.5.74. [illegible] 11 [illegible] 2

[illegible]

x x x x

2. [illegible]

[illegible]

x x x x.

[illegible]

"Extract"

M. W. Sutherland

Deputy Commissioner
Nassau District

Report of Inspection of the Sakleshpur Agricultural Bank by the Deputy Commissioner, Hassan District as per prescribed printed questions hereto attached.

1. Date of present inspection.

(1) 30th June 1904.

2. Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to; and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

(2) There is a duly registered suitable Bank office where members and depositors call and have their business attended to. Since last inspection by me as Revenue Sub-Division Officer, Sakleshpur on the 30th June 1903 there has been no change in the office premises - in fact there has been no change since starting of the Bank.

3. Whether any dates and hours are fixed for transaction of business, whether business is regularly transacted at those dates and hours; if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call; and on how many days in a month is business done.

(3) A notice board has been fixed at the entrance of the Bank office showing that the Bank office is open from 7 to 10 am and 2 to 5 pm. every day.

4. Whether the Bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the Bank premises in the custody of the President and Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

day. From 1st July 1903 up to 30th June 1904 — business has been held on 71 days which gives an average of 5·92 days per month.

(4) Bank registers, Accounts Cash balance and other property are kept in the Bank premises in the custody of the President and Agent except 355 Original Documents including Pro: Notes being deposited in the Manjeralad Taluk Treasury secured in a steel trunk locked and sealed upon responsibility of the depositors under authority of paras 4 and 5 of Government — Proceedings No: 5439-42 R. T. 110-92

Dated 14th December 1896.

5. Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and duly registered; at what distance do the majority of members, the directors and office-bearers reside; and if business was extended to any new village, whether there was proper sanction for it.

(5) The villages in which landed properties belonging to members is situated are within 5 miles of the Bank house except the marginally noted villages, and all the villages except Achangi, Jamnapura, Balasulige and Kowdahalli have been duly registered. The last mentioned four villages to which business was subsequently extended have not been registered as stated to be unnecessary in yadi No: 131 dated 20th December 1897 addressed to the Bank President in reply to his reference to the Agricultural Bank Inspector on the subject. 1. The majority of the members, the directors and office bearers reside within 5 m

(6) Since form of the Bank [redacted] Members were [redacted]

*

1. Harné
2. Heggadé
3. Boddamanahalli
4. Heckanahalli
5. Adenur
6. Hadigé
7. Kargode
8. Hanilahalli
9. Thippapura
10. Hakaumané
11. Belgode
12. Hosgali
13. Hullahalli
14. Hanjalgode
15. Kendamané
16. Gantébomanahalli

6. As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank or last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected, and registered; in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved; whether in the practical working, the Bank has gained or lost in strength, energy and usefulness since formation or last inspection.

to the Bank being close
and joint members of
the families of original
Bank members who
accepted joint responsibility
with four original
members to whom they
were respectively related.
There has been a decrease
of four Bank members
due to deaths besides
whom one member
(Rangama) has tendered
his resignation after
payment of his indivi
dues in full which
has been accepted
subject to his liabilities
prior to his resignation.
Since last inspection
two members (Hirigoda
and Ammégoda) of
the Codewar joint family
have been admitted
as members of the Bank
and the resolution
regarding them has
been sent up for
registration

registration by the Registrar of Joint-Stock Companies. The new members were duly qualified and elected and also registered except the last two mentioned regarding whom registration is pending before the Registrar of Joint-Stock Companies. Owing to disagreements and quarrels between the four members of the Udewar family the cultivation of their Estate was for some time past completely neglected. It was therefore resolved by the Bank that the Estate should be taken under Bank management and a European Planter appointed as its Superintendent, which being sanctioned by Government

in Proceedings No: R 3520-2 Dated 18th May 1904 the management of the Estate was accordingly undertaken from 1st June 1904. The cultivation of Kirkalli Estate was also neglected owing to two deaths in the Kirkalli family and of the surviving members one is a widow and the other a minor boy who are unable to undertake the work of cultivation themselves and the Bank Members have passed a resolution that this Estate also should be taken under Bank mangement. In this way the Bank has lost strength since its formation.

(7) A list of lands held by members

7. As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained; if not, how is the omission explained; to what extent have fluct[redacted] in the [redacted] affected the united [redacted] the

is

is maintained in the Property Register. The Bank never enjoyed unlimited Credit, so that fluctuations in the number of the Bank Members has not affected it. There has been no notable instance of sale, acquisition, transfer or relinquishment of property since formation of the Bank but the deterioration of the Coffee Estates of Bank Members has affected their solvency and resources. The Bank has obtained no guarantee from its Members against alienations or relinquishments. The liabilities of the Bank on

on the date of inspection are as follows:—

Loans.

1st Class —	3,43,355-8-0.
2nd Class —	41,443-0-0.
3rd Class —	5,479-0-0
4th Class —	6,937-4-0.
Total	3,97,214-12-0.

※ Exclusive of the interest on the amount of Rupees 16,733-1-1 credited to the Treasury from the Reserve Fund (Vide para 9).

	Rs.	ao	
Capital	3,97,214	12	
Arrears of interest upto to 30th June 1903	37,※942	4	5
Arrears of interest from 1st July 1903 to 30th June 1904.	15,238	5	7
Amount drawn for cultivation of the Estates from April 1903 to March 1904	20,072	12	4
Interest thereon at 6% upto end of June 1904	871	7	5
Amount drawn subsequently for cultivation of the Estates from April 1904 to June 1904.	6,321	15	9
Interest thereon at 6% upto end of June 1904	24	-	5
Total	4,77,685	9	1

The value of the Property is as follows:-

As per original Estimate	10,73,675	12

in 1897.

Valuation in 1900.

	A. Cs.	Rs	as	ps
Coffee Lands	2172-33	4,75,316	4	8
Wet Lands	330-32	30,348	-	-
Dry Lands	467-32	12,292	12	-
Garden lands	1-36	525	-	-
Buildings (79)		87,450	-	-
Total		6,05,932	-	8

Mr. H. Pilkington's Valuation in 1904.

Remarks.

Area under cultivation only and excluding lands of Rangama (resigned Member)	Coffee Lands	1,50,100	-	-
Valuation of 1900 followed with certain inaccuracies regarding acreage and valuation.	Wet Lands	29,347	12	-
	Dry Lands	12,300	-	-
Valuation of house at Rudewar (Rs: 20,000) omitted and certain buildings of Manjaya at Bykéré, of Basne Gowda (minor) at Kirkalli of Rangama at Kelevalé and of Kalappa at Malali.	Garden Lands	525	-	-
	Buildings	54,200	-	-
	Total	2,46,472	12	-
Add Omissions.	Rangama's Coffee Lands A. 25 - Cs. 30 Depreciated 40 per cent	3,085	3	5
	Buildings omitted	35,300	-	-
	Total valuation on method followed by Mr. H. Pilkington Inspector of Coffee Estates	2,84,857	15	5

605 932
383 151
222781

Liabilities of Members to Bank.

	Rs.	as.	ps.
Old Loan	4,35,670	0	0
Interest	1,54,104	13	1
Total	5,89,774	13	1
Repayment	1,12,719	7	1
Balance	4,77,055	6	0
New advance	26,433	1	1
Interest	912	4	7
Total Rs:	5,04,400	11	8

Valuation of property in 1904 by depreciation of Valuation of 1900

	Rs	as	ps
Coffee depreciated 40 per cent	2,85,189	12	s
Wet-depreciated 25 per cent	22,761	0	0
Dry depreciated 25 per cent	9219	9	0
Garden depreciated 25 per cent	398	12	0
Buildings depreciated 25 per cent	65,587	12	0
Total Rs.	3,83,151	13	8

8. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the Bank had in its dealings unauthorizedly exceeded the limit and if so, how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived, *viz.*—entrance fee, contributions, loans from Government, if any, loans from others, deposits from members (1) in cash and (2) in grain, deposits from outsiders, debentures etc. Note whether the Bank's credit is well established and sustained, or steadily growing; if otherwise, to what extent such result is due to any action or omission of the Bank's authorities and what other causes are likely to have contributed to it; whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

(8) The limit of the amount of 1st class loans to any member of the Bank was originally fixed at Rs: 60,000 and the total limit of all loans at Rs: 75,000, but these were raised to Rs: 75,000 and Rs: 85,000 respectively as sanctioned in Government Proceedings No: 2407-10 R.T. 100-96 Dated 28th November 1902. On the subject of conversion of 2nd and 3rd class loans

to

to 1st class loans some difficulty arose regarding the needful assent of Bank Members to stand as sureties to each other as required by para 2 of the additional arrangements appended to the above quoted Proceedings of Government. Consequently a resolution No: 124 Dated 23rd May 1904 was drawn up by the Bank which was submitted for orders of Government with Deputy Commissioners No: 11/Agts Dated 6th/7th June 1904. The Bank funds on the date of inspection with reference to the sources from which they were derived are as follows:—

Entrance fee	9—0—0
Contribution	Nil
Total Carried over	9—0—0

Total brought forward	9-0-0
Loan from Government	4,23,609-8-0
Loans from others	Nil
Deposits from Members in Cash	165-13-4
Deposits in Gram	Nil
Deposits by outsiders	Nil
Debentures	Nil
Total	4,23,784-5-4

The banks credit is not well established or sustained for reasons mentioned in the previous report of Inspection on the 30th June 1903.

9. As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the Bank at date of inspection; whether the loan may be continued subject to the terms allowed for repayment or whether in your opinion it is advisable to withdraw the loan under the provisions of Sections 74 and 75 of the Articles of Association; and state reasons for such opinion briefly and concisely.

(9) The terms fixed for repayment of the Government loan have not been acted up to, which has been due to Members being unable to make repayments of Amounts borrowed and even payment of interest on

an loans given to them owing to unfavourable seasons and fall in the price of Coffee. The attached statement shows the quantity of Coffee and Cardamoms of the Bank Estates delivered to the Bank in the year 1903-04 in consideration of the additional loan granted in which the sale proceeds of the same are also shown. As regards the Kirhalli Estate the sale proceeds of Coffee and Cardamom Crop in 1903-04 has not even covered half the amount of Assessment due to Government for that Estate and as regards the other Bank Estates the sale proceeds of Coffee

and

-and Cardamom Crops after deduction of assessment due to Government for those Estates is not sufficient to cover half the advance (with interest thereon) made by Govern= =ment to certain Bank Members for the upkeep of their Estates from 1st April 1903 up to 31st March 1904. The amount outstanding against the Bank at the date of inspection is as follows:—

Capital	4,23,609-8-1.
Interest due to Government up to end of June 1904	5,4076-1-10
Total	4,77,685-9-11

from which the Surplus Fund of Rs: 16,733-1-1 has to be deducted a

as it has been actually credited to Government in part repayment of the loan although not shown in the Bank accounts of liabilities of the members since the entire loan borrowed from the Bank by the members still remains unpaid and the credit of the Reserve fund to Government was effected merely for the purpose of decreasing the amount of interest payable to Government. The result of the further loan granted between 1st April 1903 and 31st March 1904 towards the working expenses of the Bank Estates as compared with the present valuation of those

Estates

Estates has been mentioned in para 7. Under these circumstances it may be seen that this Bank is in no better position than it was on the date of last inspection.

10. As regards loans and deposits from others, note the terms allowed, generally in regard to rate of, interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way, in excess of the Bank's requirements or of what local conditions of credit, prudential considerations and the progress and well-being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually, completely and satisfactorily.

(10) The two deposits viz Rupees 200/- and 100/- made by S. Seetharamia son of the Bank Inspector Mr. Kalaiya were with-drawn by him prior to last inspection He has since withdrawn the interest of Rs: 19-10-0 on the 10th November 1903 So there was no other deposit made in the Bank at all by outsiders no rules or terms were drawn up by the General Assembly.

(11)

11. As regards the Bank's transactions, compare the Cash Book with Ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents etc. Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave. In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory, note briefly your objections.

See if disbursements were duly authorised and are supported by proper vouchers.

Were the charges incurred under Establishment and Contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected.

Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest. Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilized? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President.

Note the general results of the Bank's cash transactions up to date of inspection in the appended form and see if the Cash Balance Sheet last submitted by the Bank is correct in all particulars.

RECEIPTS.	Rs. a. p.	EXPENDITURE.	Rs. a. p.
From Treasury ...		To Treasury Current acct. principal repaid ...	
„ Depositors...		Depositors ..	
Entrance fee ...		„ Members. loan.	
Interest and penalty ...		„ Govt. on acct. of interest ...	
Loans repaid ..		Depositors.....	
Other items ...		„ Printing charges ...	
		„ Establishment.	
		„ Contingencies	
		„ Other charges.	
Total		Total	

(11) The cash book has been compared with the ledger, receipts, Challans, Cheques, Tre. Pass Book, establishm registers, Documents. Entries in the Cash book are posted up from actual transac- tions as they occurs and in order of their occurrence. Entries are clear and traceable through other items. No discrepancies are apparent. Contingent Register has been written up as directed on last inspection entries from 3rd July 1897 having been transcribed from the Cash book. Corrections in the Cash book have been duly initialed by the President or Agent

Agent. The disbursements were duly authorized and are supported by proper vouchers. The charges incurred under Establishment Contingencies are real and necessary. A temporary peon has been employed during some months of the year when his services were found necessary. The rule about Members rendering Gratuitous service is duly respected. The date of last entry in the Cash book is 30th June 1904 and the Cash balance shown in the Cash book on that date is Rs: 12-7-3 which tallies with the balance in the Cash Chest.

Chest. The limit of Cash balance in the hands of the Board of Directors fixed by Section 40 of the Articles of Association has not been transgressed. The highest account kept in the Bank since last inspection being Rupees 131-4-6. Large sums are not kept in hand for any length of time without being utilized. The facility afforded for keeping current account with the Treasury has been utilised as far as possible for minimising Cash balances in hand. There were neither complaints nor reason to suspect

That

that the President or Agent of the Bank retains large balances needlessly. The General result of the Bank's transactions up to date of inspection viz up to the end of June 1914 is given in the Form appended.

Receipts

	Rs	as	ps
From Treasury	4,71,013	13	-
" Depositors	9,667	10	8
" Entrance Fee	9	-	-
Interest and Penalty	7,440	1	2
Loans repaid	50,275	4	2
Other items	1,123	13	10
			10

Expenditure

	Rs.	as	ps
To, Treasury			
Current account			
Principal repaid	76,498	5	3
Depositors	9,50		
" Members loans	4,62,095	4	
" Government on account of interest	54,064	12	4
Depositors (interest)	177	10	8
" Printing Charges	64	2	-
" Establishment	2918	-	-
" Contingencies	309	9	2
" Other Charges	334	12	8
Furniture	114	14	-
By balance Cash in hand - - - -	12	7	9
Savings Bank account	467	9	10
Total Rs:	6065.39	10	10

(12). Besides the restrictions and limitations prescribed in Section 42 of the Articles of Association the

Genera

General Assembly has not prescribed any limit with reference to the value of the landed property of the applicants for loans offered as security by them. No loan has been granted to other than members in need, nor have deserving members been denied to favour particular individuals. The Darkhasts for loans explained with sufficient clearness the object for which the loans were required. So in the last year a board of six Directors was appointed to watch the application and use made of loans. Since the appointment of an Inspector of Coffee Estates he is supervising this work. No instance of

of the loans obtained having been used by any Member for the purpose of trading or private Banking or money lending have come to notice. The monthly accounts of the amounts advanced for working expenses of the Bank Estates have been duly checked by the Inspector of Coffee Estates the unauthorized items having been disallowed and deducted in the following months advance made to the Members. The loans obtained are used for the general purposes indicated in

in the form annexed.

Amount obtained	Rs	as	p	Amount Spent	Rs	as	p
1. To discharge Encumbrances --	1,30,671	6	1	1. For discharging Encumbrances -	1,30,671	6	1
2 other debts	1,60,178	9	11	2. For discharging other debts ---	1,60,178	9	11
3. For Agricultural purposes	1,44,820	-	-	3. For Agricultural purposes -	1,44,820	-	-
(a) Kandayam 8000/-				(a) Kandayam 8,000/-			
(b) Coffee Seed				(b) Coffee Seed			
(c) Manure	1,36,820/-			(c) Manure	1,36,820		
(d) Working charges				(d) Working charges			
4. For cultivations of Estates from 1st April 1903 to 30th June 1904 - - - -	26,394	12	1	4. For cultivations of Estates from 1st April 1903 to 30th June 1904 ---	26,394	12	1
Total Rs.	4,62,064	12	1	Total Rs	4,62,064	12	1

13. As regards securities obtained, note if the mortgage deeds in favor of the Bank are in proper form executed by the proper persons and duly registered; if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title-deeds; in case of exceptions, when the mortgages are likely to be discharged and their amount; the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference, if any, with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans, whether in the case of simple debts repaid, documents discharged, receipts, &c., obtained had been produced, and in case of notable exceptions when they are expected to be produced.

Note particulars in the appended form of loans outstanding against members at date of inspection exclusive of repayments.

1st class.	2nd class.	3rd class.	4th class.	Total.	Value of property under mortgage to Bank.

(13) The mortgage deeds in favour of the Bank are in proper form and executed by proper persons and duly registered and the prior mortgages in respect of property hypothecated to the Bank have been fully discharged and the same produced to

to the Bank together with the title-deeds being secured in a steel trunk and deposited for safe custody in the Mangalore Taluk Treasury. But in regard to certain amounts mentioned in the margin (against the Members Concerned) ※ no documents are said to be forthcoming from them and they state that as they were hand-loans given on trust no regular documents were executed. The total of 1st class loans amounts to Rupees 3,43,355-8-0 as compared with

※

	Rs.
Mr. Abdul Rahimansab	1,200/-
" Kalappa ——	660/-
Pudevar brothers	650/-
Total Rs	2510/-

with Rupees 3,83,151-13-5
which is the present
valuation of the
property mortgaged.
As regards the
Conversion of 2nd, 3rd
and 4th Class loans
into 1st Class loans
as per Memo of
arrangements annexed
to Government Proceedings
No: R. 2607-10
R.T. 100-96 Dated 28th
November 1902 a —
reference has been
made to the Govern-
-ment in the matter
as already mentioned
under para 8 as there
are no qualified
members to stand security
for other members
since they are individually
heavily ~~nearly~~ indebted to the
Bank

Bank. Regarding complete
debts repaid connected
with 2nd and 3rd class
loans only one such
instance is apparent,
- and the discharged
bond was duly deposited
in the Bank.

The appended form
shows the loans
outstanding against
members at the date
of Inspection exclusive
of repayments.

1st Class	2nd Class	3rd class	4th class	Total	Value of property under mortgage to Bank.
3,43,355-8-0	41,443-00	5,479-00	6,937-4-0	3,97,214-12-0	10,73,675-12-0. Subsequent Valuation in 1902 6,05,932-0-0.
The advance amount given to members for the upkeep of the Bank Estates from April 1903 to June 1904 -				26,394-8-1	Present Valuation in 1904. — 3,83,151-13-0
			Total	4,23,609-8-1	

14. As regards punctuality, completeness or otherwise in the payment of dues by members. Note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it; how many are defaulters (1) among office-bearers and (2) among other members; the amount of instalments overdue remaining unrecovered at date of inspection, the amount of 2nd, 3rd and 4th class loans likewise overdue remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the Bank had been fully recovered and whether the interest due to Government and to other creditors duly paid; arrears, if any, how explained and when expected to be paid.

(14) Punctuality - an
Completeness in re-
-payment of dues by
members have proved
impracticable

impracticable concerning this Bank for reasons already mentioned in this report. All the members excepting Rangama who has resigned, are defaulters even the office bearers included. The whole amount shown in the statement appended to query 13 above are overdue. The cause of unduly large arrears has been explained in the reply to questions (8) and (9) As all the members are defaulters no proper notice seems to have been taken by the office bearers for recovery of arrears. Renewals have been granted without sufficient

sufficient discrimination.
Interest due by Members
to the Bank has not
been recovered since
1st January 1904 nor
has the interest due
to Government been
paid up since that
date. No penalty
has ever been
recovered. In comparing
the amount advanced
to Members for
working expenses
from April 1903 to
March 1904 with the
sale proceeds of the
outturn of Coffee and
Cardamom Crops of
1903-1904 it may be
said that less than
half of the amount
advanced can only
be

be recovered after deducting the Assessment due to Government on these Estates as may be seen from the attached Statement already referred to in para 9. Payment of arrears can only be expected under more favourable seasons and Corresponding increase of prices in the Coffee Market.

15. As regards surplus, Note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income; how much of this has been realized; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the Reserve Fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus; and if the Bank has other assets what they are and their value.

(15) The amount of Surplus or Reserve Fund up to date of inspection taking into account the arrears of interest remaining unrecovered amounts to Rupees 43,409-13-10. Out of this Rupees 16,733-14 has

has been credited towards repayment of the loan and Rupees 26,676-12-9 remains to be similarly credited upon recovery and after deducting the amount necessary for current expenses.

A resolution was passed on 5th April 1899 to the effect that Rupees 8,239-2-7 should be set apart for the Reserve Fund. This together with subsequent payments from the Surplus Fund from time to time up to 4th January 1907 amounting in all to Rupees 16,733 has been credited to the Treasury in part repayment of the loan. Out of

Rupees

Rupees 16,733-1-1 Credited
to Government the
amount of Rupees
1,015 is shown as
withdrawn towards
the pay of Mr. H. Pilkington
Inspector of Coffee
Estates from February
1903 to May 1903. This
is incorrect since
the Reserve Fund of
the Bank was long
ago finally credited
to Government in
part re-payment
of loan, and the
proportionate salary
has to be debited to
the subsequent loan
This is pointed out
to the Bank President
for proper adjust
=ment. The small
balance

balance is used for current expenses, the greater portion of which is secured in the Government Savings Bank - and the rest is kept in the Agricultural Bank. Part repayment of the Government loan tended to reduce the Surplus. Besides the Furniture of the Bank Premises the Bank has no assets other than property mortgaged by the members.

16. As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; note whether meetings had been held regularly every half-year; whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank affairs or whether there was party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the Articles of Association or other provisions of law.

(6) The rules for convening meetings of the General Assembly, the conduct of business therein and the recording and registering of the resolutions are understood

understood, but not always given effect to. The half yearly meetings have been regularly held. Since last inspection 14 Extra-ordinary meetings have been held. — 7 days previous notice was given to members for each meeting and they are taking only passing interest in the Bank affairs, but there is no party feeling. Special resolutions have been duly confirmed and registered.

17. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions and what record exists of their proceedings; whether any and which of them have been taking special interest in and working with zeal for the progress of the institution.

(17) The Board of Directors have met 5 times since last inspection for transaction of business

Their

Their resolutions are duly recorded in a book. Generally the business of the Bank is done by the President and Agent. Some of the Directors have been striving against adverse circumstances towards the progress of the institution among whom may be mentioned Mr. S Sreekantiah the return President whose term of office expires with the close of the Official year.

18. As regards supervision, whether any and what arrangements the General Assembly had made for control and audit, are they effective and satisfactory.

(18) The General Assembly elect Directors for control of the affairs of the Bank for a period 6 months at the end of which period Auditors are elected from

from among the members to audit the accounts which may generally be said to have proved an effective and satisfactory arrangement.

19. As regards registers and accounts, see appended list, note therein which of them is kept and how.

(19) The following registers are maintained.

I. Register of members ——— } Written up and
II. " of applications for loan — — } maintained
III. Cash book ——— Ditto
IV. Ledger ——— Last No: 160.
V. Minute book ——— Written up to date
VI. Register of balance sheets ——— Ditto —.
VII. Property register ——— Maintained Last No: 126.
VIII Register of monthly cash abstracts ——— Written up to the
IX. Register of bonds ——— End of December 1903.
X Receipts by Bank ——— Written up to date.
XI. Depositors' ledger
XII. Treasury pass book
XIII. Chalan book
XIV. Cheque book
XV. Receipts by members to Bank
XVI. Register of Directors
XVII. Register of Directors' Proceedings
XVIII. Register of appropriation of loans
XIX. " of contingent expenses
XX. " of disbursement of pay to establishment
XXI. " of From letters
XXII. " of To letters
XXIII. Visitors' book

VIII Register of monthly Cash abstracts } --- Maintained.
IX. Register of Bonds ---- Ditto, Last No: 147.
X Receipts by Bank ---- Ditto — Ditto 404
XI Depositors Ledger --- written up.
XII Treasury Pass Book -- Properly Kept.
XIII Chalan Book ------- Ditto
XIV Cheque Book ---} The last cheque issued No: 419 Dated 29th June 1902
XV Receipts by Members to Bank. } -- Maintained -Last No: -101
XVI Register of Directors Maintained

XVII. Register of Directors Proceedings:— This register is not separately maintained in the Bank, but the Proceedings of Directors are written in the Minute Book. Though instructions were given on last inspection it is not maintained at all, strict instructions are again issued.

XVIII. Register of appropriation of Loans:— This register is not maintained since the formation of the Bank. Instructions are again issued to open a book for this purpose.

XIX Register of Contingent Expenses } ... Maintained.

XX. Register of Disbursement of pay to Establishment } ... Ditto —

XXI Register of "From" letters — Ditto —

XXII Register of "To" letters — Ditto

XXIII Visitors Book — Ditto —

20. General remarks regarding the state of the Bank.

(20) The Bank is in an insolvent condition and in a worse state since last inspection as further interest has accumulated and the present value of hypothecated properties is very low owing to short

short crops and low prices in the Coffee and Cardamom markets — Rupees 11,809-10-10 only Could be realized on the sale of the crops of the Bank Estates for the working expenses Of which a total sum of Rupees 23,284-9-7 upto 31st March 1904 was advanced under authority of Government Proceedings No: 20407-10 R.T. 100-96 dated 28th November 1902, which is exclusive of moiety of the salary of Mr A. Pilkington Inspector of Coffee Estates his fees and Contingencies amounting to Rupees 3060/-, and interest Chargeable on this additional

-additional loan.
Thus the Estates have
been worked at a
Considerable loss
The members had
however been required
to hypothicate additional
property, and during
the year (1903-04) property
valued at Rupees
16,698-1-4 was hypothicated
to the Bank

W H Wetherall

Offg. Deputy Commissioner
Hassan District